

Certificate Number: 14912-NJ-DE-036459552

Bankruptcy Case Number: 19-17290



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 7, 2022, at 5:07 o'clock PM EDT, Todd Young completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: April 7, 2022 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor